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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/024,990	12/19/2001	Antonius Adhi Wiryawan	OIC0262US	3673
60975 7590 08/03/2007 CAMPBELL STEPHENSON LLP 11401 CENTURY OAKS TERRACE BLDG. H, SUITE 250 AUSTIN, TX 78758			EXAMINER JOHNSON, GREGORY L	
			ART UNIT 3691	PAPER NUMBER
			MAIL DATE 08/03/2007	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/024,990	<b>Applicant(s)</b> WIRYAWAN ET AL.	
	<b>Examiner</b> GREGORY JOHNSON	<b>Art Unit</b> 3691	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 14 May 2007.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-23 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-23 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)  | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date <u>05/14/2007</u> . | 6) <input type="checkbox"/> Other: _____  |

**DETAILED ACTION**

1. This communication is in response to Applicants' Amendment and Remarks received on May 14, 2007.

***Response to Amendment***

2. Applicants' amended file on May 14, 2007 is acknowledged. Claims 1,7,13,18 and 23 have been amended. In view of Applicants' amendment, the Examiner withdraws the grounds for rejection of claims 1-4, 6-10 and 12-23 under 35 U.S.C. 102(b). However, new grounds of rejection of claims 1-23 necessitated by Applicants' amendment are established in the instant office action as set forth in detail below. Claims 1-23 are pending and have been examined.

***Priority***

3. Applicants' claim for the benefit of a prior-filed application under 35 U.S.C. 119(e) or under 35 U.S.C. 120, 121, or 365(c) is acknowledged.
4. Applicant's submission of Affidavits filed on May 14, 2007 is acknowledged for the purpose of establishing that the inventors are the same as the inventors on record for prior-filed provisional application No. 60/342,022 under 35 U.S.C. 119(e).

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***Claim Rejections - 35 USC § 103***

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

**Examiner's Note:** The Examiner has pointed out particular references contained in the prior art of record within the body of this action for the convenience of the Applicant.

Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply. Applicant, in preparing the response, should consider fully the entire reference as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the Examiner.

7. Claims 1-4, 6-10 and 12-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Davidson, Pat. No. 5,699,527, in view of Freeman et al. (hereinafter Freeman), Pub. No. 2002/0059137.

Examiner's Note: The Examiner has pointed out particular references contained in the prior art of record within the body of this action for the convenience of the Applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply. Applicant, in preparing the response, should consider fully the entire reference as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the Examiner.

As to claims 1 and 7, Davidson discloses a method and system with a machine-readable medium that includes a set of instructions (column 1, lines 24-36), the set of instructions, which when executed, perform a method, comprising:

communicating a user interface to a client system via a network communication link, the user interface including a plurality of user interface displays configured to capture commercial loan application data (i.e. this is a business loan; see Abstract; column 4, line 60 thru column 5, line 12; and Fig. 1-2);

receiving the commercial loan application data via the network communication link (e.g. information is transmitted electronically; column 4, lines 18-21 and Fig. 2);

storing the commercial loan application data in a storage device (e.g. electronic storage device; column 5, lines 12-17).

Davidson discloses that during the update of the loan status, if it is revealed that additional information is needed, the applicant goes through the data entry procedure again to input the "additional information" (column 7, lines 21-27).

Davidson does not explicitly disclose communicating at least a portion of the commercial loan application data to the client system to pre-populate at least one data field of one of the plurality of user interface displays.

However, Freeman teaches that an online loan (e.g. mortgage) application processing system can have a feature that simplifies the data entry process. Freeman teaches once the loan information is keyed into the system it need not be re-keyed. In addition, Freeman teaches that once data is entered into the system it is used to populate forms (e.g. screens or displays) where the same data is required so that only new entries need be made. It would have been obvious to one of ordinary skill in the art at the time of Applicants' invention to include the aforementioned limitation as taught Freeman within Davidson for the motivation to increase productivity and reduce the incidence of errors (see paragraph 0022).

As to claims 2, 8, 14 and 19, Davidson discloses a method and system with a machine-readable medium, wherein the plurality of user interface displays are further configured to assign a commercial loan request (column 5, line 66 thru column 6, lines 2).

As to claims 3, 9, 15 and 20, Davidson discloses a method and system with a machine-readable medium, wherein the plurality of user interface displays are further configured to monitor a status of review corresponding to the commercial loan request (column 7, lines 12-38).

As to claims 4, 10, 16 and 21, Davidson discloses a method and system with a machine-readable medium, wherein the plurality of user interface displays are further configured to administer association of accounts with approved commercial loan requests (column 14, lines 18-32).

As to claims 6 and 12, Davidson discloses a method and system with a machine-readable medium, wherein storing the commercial loan application data in the storage device includes storing the data in a manner to be retrieved in response to customer identifying information (e.g. password; column 8, lines 43-47).

As to claims 13 and 18, Davidson discloses a method and system with a machine-readable medium that includes a set of instructions (column 1, lines 24-36), the set of instructions, which when executed, perform a method, comprising:

receiving a user interface (e.g. loan Applicants' PC) via a network communication link (column 4, lines 18-21), the user interface including a plurality of user interface displays configured to capture commercial loan application data (e.g. applicant loan

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applicant completes requested information; Abstract and column 2, line 56 thru column 3, line 24 and column 4, line 60, thru column 5, line 17);

receiving a user input, the user input comprising entry of the commercial loan application data (column 4, line 60, thru column 5, line 17);

communicating the commercial loan application data to a server to store in a storage device (column 5, lines 9-17).

Davidson does not explicitly disclose receiving at least a portion of the commercial loan application data from the server to pre-populate at least one data field of one of the plurality of user interface displays.

However, Freeman teaches that an online loan (e.g. mortgage) application processing system can have a feature that simplifies the data entry process. Freeman teaches once the loan information is keyed into the system it need not be re-keyed. In addition, Freeman teaches that once data is entered into the system it is used to populate forms (e.g. screens or displays) where the same data is required so that only new entries need be made. It would have been obvious to one of ordinary skill in the art at the time of Applicants' invention to include the aforementioned limitation as taught by Freeman within Davidson for the motivation to increase productivity and reduce the incidence of errors (see paragraph 0022).

As to claims 17 and 22, Davidson discloses a method and system with a machine-readable medium, wherein the user interface displays configured to assign a commercial loan request are configured to assign an approval level corresponding to



the commercial loan request and to assign each stage of an approval process to a specified reviewer (column 7, lines 31-38).

As to claim 23, Davidson discloses the machine-readable medium of claim 18, wherein one of the plurality of user interface displays comprises a user interface display corresponding to a sequence of user interface displays accessible to the user via actuation of a tab associated with each display of the sequence of user interface displays (column 5, lines 2-9).

8. Claims 5 and 11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Davidson and Freeman as applied to claims 1 and 7 above, and further in view of Goodwin et al. (herein Goodwin) Pat. No. 7,035,820.

As to claims 5 and 11, Davidson does not explicitly the method of claim 1 or the machine-readable medium of claim 7, wherein the plurality of user interface displays comprise hypertext markup language (HTML) documents, and communicating the user interface to the client system comprises transmitting the HTML documents via a network communication protocol in response to a request from the client system.

However, Goodwin teaches that systems and methods for providing information relating to financial products such as commercial loans could use web pages that are written in hypertext markup language (HTML) (column 5, lines 56-67). It would have

been obvious to one of ordinary skill in the art at the time of Applicants' invention to include the aforementioned limitation as taught by Goodwin within Davidson and Freeman for the motivation of providing systems and methods that operate over a computer network (Davidson: column 4, lines 18-21 and Fig. 2), such as the Internet.

### ***Response to Arguments***

9. Applicants' arguments with respect to claims 1-23 have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

10. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to GREGORY JOHNSON whose telephone number is (571) 272-2025. The examiner can normally be reached on Monday - Friday, 8:30AM - 5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ALEXANDER KALINOWSKI can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

  
LALITA M. HAMILTON  
PRIMARY EXAMINER

GREGORY JOHNSON  
Examiner  
Art Unit 3691

